

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

Marlene A. Belousek,

Plaintiff,

v.

National Management Recovery Corp.,
a Florida corporation, and North Star
Capital Acquisitions, LLC, a Minnesota
limited liability company,

Defendants.

)
) 06CV2755
) JUDGE GETTLEMAN
) MAGISTRATE VALDEZ
)
)
)

FILED

MAY 17 2006

10

**MICHAEL W. DOBBINS
CLERK, U.S. DISTRICT COURT**

Jury Demanded

COMPLAINT

Plaintiff, Marlene A. Belousek, brings this action under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. ("FDCPA"), for a declaration that Defendants' debt collection practices violate the FDCPA, and to recover damages for Defendants' violations of the FDCPA, and alleges:

JURISDICTION AND VENUE

1. This Court has jurisdiction pursuant to § 1692k(d) of the FDCPA, and 28 U.S.C. § 1331.
2. Venue is proper in this District because the acts and transactions occurred here, Plaintiff resides here, and Defendants transact business here.

PARTIES

3. Plaintiff, Marlene A. Belousek ("Belousek"), is a citizen of the State of Illinois, residing in the Northern District of Illinois, from whom Defendants attempted to collect a delinquent consumer debt allegedly owed originally to Empress Casino-Joliet ("Empress").

4. Defendants, National Management Recovery Corp. ("NMRC"), a Florida corporation, and North Star Capital Acquisitions, LLC ("NSCA"), a Minnesota limited liability company, act as debt collectors, as defined by § 1692a of the FDCPA, because they regularly use the mails and/or the telephone to collect, or attempt to collect, delinquent consumer debts, indirectly or directly, including delinquent consumer debts in the Northern District of Illinois, and were acting as debt collectors as to the delinquent consumer debt they attempted to collect from Plaintiff.

FACTUAL ALLEGATIONS

5. On October 9, 2005, Marlene Belousek filed a Chapter 7 bankruptcy petition in a matter styled In re: Belousek, N.D. Ill. Bankr. No. 05-46746. Among the debts listed on Schedule F of Ms. Belousek's bankruptcy petition was a debt she owed originally to Empress, see, excerpt of bankruptcy petition attached as Exhibit A. On October 20, 2005, Empress was sent notice, via U.S. Mail in care of its agents, of the bankruptcy by the court, see, the Certificate of Service to the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines, which is attached as Exhibit B.

6. Moreover, on February 8, 2006, Ms. Belousek was granted a discharge by the bankruptcy court, and on February 10, 2006, Empress was sent notice, via U.S. Mail in care of its agents, of the discharge, see, the Certificate of Service to the Discharge of Debtor, which is attached as Exhibit C. Additionally, Ms. Belousek's bankruptcy was a matter of public record in the files of the bankruptcy court and was listed on her credit report.

7. Defendant NSCA is a debt scavenger that purchases delinquent consumer debt for pennies on the dollar and at some point, Defendant NSCA

purchased the debt Ms. Belousek previously owed to Empress.

8. Although the Empress debt was discharged in Ms. Belousek's bankruptcy, on March 8, 2006, Defendants, NMRC and NSCA, nonetheless, sent Ms. Belousek a form debt collection letter that demanded payment of the discharged debt that she had previously owed to Empress and which was now purportedly owned by Defendant NSCA. A copy of this letter is attached as Exhibit D.

9. All of Defendants' collection actions at issue in this matter occurred within one year of the date of this Complaint and are to be interpreted under the "unsophisticated consumer" standard. See, Bartlett v. Heibl, 128 F.3d 497, 500 (7th Cir. 1997); Chauncey v. JDR, 118 F.3d 516, 519 (7th Cir. 1997); Avila v. Rubin, 84 F.3d 222, 226 (7th Cir. 1996); and, Gammon v. GC Services, Ltd. Partnership, 27 F.3d 1254, 1257 (7th Cir. 1994).

**Violation Of § 1692e Of The FDCPA --
Demanding Payment Of A Debt That Is Not Owed**

10. Section 1692e of the FDCPA prohibits a debt collector from using any false, deceptive or misleading representation or means in connection with the collection of a debt, including, but not limited to, the false representation of the character, amount or legal status of any debt, see 15 U.S.C. § 1692e(2)(A).

11. Attempting to collect a debt that is not owed, due to a bankruptcy, is false, deceptive or misleading, in violation of § 1692e of the FDCPA. Randolph v. IMBS, Inc., 368 F3d 726, 728-730 (7th Cir. 2004).

12. By sending Ms. Belousek a debt collection letter (Exhibit D) demanding payment of the debt that had previously been owed to Empress, Defendants violated § 1692e of the FDCPA.

13. Defendants' violations of § 1692e of the FDCPA render them liable for statutory damages, costs, and reasonable attorneys' fees. See, 15 U.S.C. § 1692k.

PRAYER FOR RELIEF

Plaintiff, Marlene A. Belousek, prays that this Court:

1. Declare that Defendants' debt collection practices violated the FDCPA;
2. Enter judgment in favor of Plaintiff Belousek, and against Defendants, for statutory damages, costs, and reasonable attorneys' fees as provided by § 1692k(a) of the FDCPA; and,
3. Grant such further relief as deemed just.

JURY DEMAND

Plaintiff, Marlene A. Belousek, demands trial by jury.

Marlene A. Belousek,

By: 
One of Plaintiff's Attorneys

Dated: May 17, 2006

David J. Philipps
Mary E. Philipps
Bonnie C. Dragotto
Gomolinski & Philipps, Ltd.
9760 S. Roberts Road
Suite One
Palos Hills, Illinois 60465
(708) 974-2900
(708) 974-2907 (FAX)

(Official Form 1) (12/03)

FORM B1		United States Bankruptcy Court Northern District of Illinois	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Belousek, Marlene A.		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): XXX-XX-XXXX		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): XXXXXX IL XXXXX		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: Will		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):			

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other ☐ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only.)
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

*** **Stuart B. Handelman 6195779** *****Statistical/Administrative Information** (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

EXHIBIT**A**

(Official Form 1) (12/03)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

Belousek, Marlene A.**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Marlene A. BelousekSignature of Debtor **Marlene A. Belousek****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 8, 2005

Date

Signature of Attorney**X** /s/ Stuart B. Handelman

Signature of Attorney for Debtor(s)

Stuart B. Handelman 6195779

Printed Name of Attorney for Debtor(s)

The Law Offices of Stuart B. Handelman, P.C.

Firm Name

**332 S. Michigan Avenue, Suite 1020
Chicago, IL 60604**

Address

Email: **shandelman@sbhpc.net****(312) 360-0500 Fax: (312) 360-1033**

Telephone Number

October 8, 2005

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Stuart B. Handelman**October 8, 2005**

Signature of Attorney for Debtor(s)

Date

Stuart B. Handelman**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Form B6F - Cont.
(12/03)In re **Marlene A. Belousek**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I T E D	D I S C U S E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xx- Creditor #: 8 Cash Advance Network P.O. Box 50191 Minneapolis, MN 55405	-	Loan				390.00
Account No. xxxxxxxx- Creditor #: 9 Cross Country Bank P.O. Box 10008 Huntington, WV 25770	-	Credit Card				1,960.00
Account No. xxxx- Creditor #: 10 Empress Casino - Joliet c/o Murphy-Martin Recovery, Inc. 306 E. Tyler St., Suite 400 Tampa, FL 33602	-	Collection				325.00
Account No. Representing: Empress Casino - Joliet		Certegy Payment Recovery Svcs 11601 Roosevelt Boulevard St. Petersburg, FL 33716				
Account No. xxxxx- Creditor #: 11 Fingerhut Credit Advantage	-	Collection				1,820.28
Sheet no. <u>2</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,495.28

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (10/05)

Case Number 05-46746

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on October 9, 2005.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marlene A. Belousek

██████████ IL ██████████

Case Number:

05-46746

Social Security/Taxpayer ID/Employer ID/Other Nos.:

xxx-xx-██████████

Attorney for Debtor(s) (name and address):

Stuart B Handelman

Law Offices Of Stuart B Handelman P C

332 S Michigan Ave Ste 1020

Chicago, IL 60604

Telephone number: 312 360-0500 Ext. 14

Bankruptcy Trustee (name and address):

Thomas B Sullivan

Grochocinski, Grochocinski & Lloyd Ltd.

1900 Ravinia Place

Orland Park, IL 60462

Telephone number: 708-226-2700

Meeting of Creditors:

Date: November 30, 2005

Time: 11:00 AM

Location: 57 West Jefferson Street, Room 201, Joliet, IL 60432

All debtors are required to bring a picture ID and proof of their Social Security number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: January 30, 2006

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division

219 S Dearborn

7th Floor

Chicago, IL 60604

Telephone number: 1-888-232-6814

For the Court:

Clerk of the Bankruptcy Court:

Kenneth S. Gardner

Hours Open: Monday - Friday 9:00 AM - 4:30 PM

Date: October 18, 2005

EXHIBIT

B

EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 05-46746

User: bgbryant
Form ID: b9a

Page 1 of 2
Total Served: 50

Date Rcvd: Oct 18, 2005

The following entities were served by first class mail on Oct 20, 2005.

db +Marlene A. Belousek, [REDACTED], IL [REDACTED]
aty +Stuart B. Handelman, Law Offices Of Stuart B. Handelman P.C., 332 S Michigan Ave Ste 1020,
Chicago, IL 60604-4414
tr +Thomas B Sullivan, Grochocinski, Grochocinski & Lloyd Ltd., 1900 Ravinia Place,
Orland Park, IL 60462-3760
10048697 +All Star Cash Advance, P.O. Box 105617, Atlanta, GA 30348-5617
10048698 +American Debt Collection, P.O. Box 608, Oxford, MS 38655-0608
10048699 +Apollo Processing, P.O. Box 25727, Overland Park, KS 66225-5727
10048702 +Arrowhead Investments, Inc., P.O. Box 415040, Kansas City, MO 64141-5040
10048704 +BMG Group, 10120 S. Eastern Street, Suite 200, Henderson, NV 89052-3926
10048732 +Capital One, c/o Northland Group, Inc., P.O. Box 390846, Edina, MN 55439-0846
10048705 +Capital One, P.O. Box 85167, Richmond, VA 23285-5167
10048700 +Capital One, c/o Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610
10048706 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
10048707 +Cash Advance Network, P.O. Box 50191, Minneapolis, MN 55405-0191
10048709 +Cross Country Bank, P.O. Box 10008, Huntington, WV 25770-0008
10048710 +Empress Casino - Joliet, c/o Murphy-Martin Recovery, Inc., 306 E. Tyler St., Suite 400,
Tampa, FL 33602-3840
10048708 +Empress Casino - Joliet, c/o Cartegey Payment Recovery Svcs, 11601 Roosevelt Boulevard,
St. Petersburg, FL 33716-2202
10048724 +Fingerhut Credit Advantage, c/o Midland Credit Management, P.O. Box 939019,
San Diego, CA 92193-9019
10048718 +Fingerhut National Bank, c/o Jefferson Capital Systems, LLC, 16 McLeland Road,
Saint Cloud, MN 56303-2198
10048714 Fingerhut National Bank, P.O. Box 7999, Saint Cloud, MN 56302-7999
10048715 +First Premier Bank, 900 West Delaware, P.O. Box 5519, Sioux Falls, SD 57117-5519
10048712 +First Premier Bank, c/o Financial Recovery Services, Inc., P.O. Box 385908,
Minneapolis, MN 55438-5908
10048701 +First Premier Bank, c/o Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610
10048717 +JC Penney, P.O. Box 981131, El Paso, TX 79998-1131
10048716 +JC Penney, c/o Goggins & Lavintman, P.A., 1450 Commerce Drive, Saint Paul, MN 55120-1018
10048723 Merrick Bank, P.O. Box 5000, Draper, UT 84020-5000
10048726 +Midland Funding, as assignee of, British Petroleum c/o MCM, Inc., P.O. Box 939019,
San Diego, CA 92193-9019
10048727 +My Cash Time.Com, P.O. Box 50131, Minneapolis, MN 55405-0131
10048730 +NCO Financial Systems, Inc., P.O. Box 41417, Philadelphia, PA 19101-1417
10048737 +NCO Financial Systems, Inc., c/o Receivables Management, Solutions, Inc.,
260 E. Wentworth Avenue, West St. Paul, MN 55118-3525
10048722 +NCO Portfolio Management Inc., c/o Merchant's Credit Guide Co., 223 W. Jackson Blvd.,
Chicago, IL 60606-6908
10048703 +National Credit Adjusters, c/o Blitt & Gains, P.C., 318 W. Adams St., Suite 1600,
Chicago, IL 60606-5100
10048728 +National Credit Adjusters, P.O. Box 3023 - 327 W. 4th St., Hutchinson, KS 67504-3023
10048729 +National Opportunities, 42 Reads Way, New Castle, DE 19720-1649
10048733 Orchard Bank, P.O. Box 80084, Salinas, CA 93912-0084
10048725 +Orchard Bank, c/o Midland Credit Management, P.O. Box 939019, San Diego, CA 92193-9019
10048720 +Prairie Emergency Services SC, c/o Medical Recovery Specialists, 2200 E. Devon Ave., Ste 288,
Des Plaines, IL 60018-4501
10048734 +Prairie Emergency Services SC, P.O. Box 2669, Joliet, IL 60434-2669
10048719 +Provena St. Joseph Medical Ctr, c/o KCA Financial Services, Inc., 628 North Street,
Post Office Box # 53, Geneva, IL 60134-0053
10048721 +Provena St. Joseph Medical Ctr, c/o Medical Recovery Specialists, 2200 E. Devon Ave., Ste 288,
Des Plaines, IL 60018-4501
10048735 +Provena St. Joseph Medical Ctr, 333 N. Madison Street, Joliet, IL 60435-8233
10048736 Providian, P.O. Box 9016, Pleasanton, CA 94566-9016
10048738 +Rio Resources, 147 Eubank Blvd. N.E., Albuquerque, NM 87123-2709
10048696 +Stuart B. Handelman, The Law Offices of Stuart B. Handelman,
332 S. Michigan Avenue, Suite 1020, Chicago, IL 60604-4414
10048740 +The Laptop Shop, P.O. Box 26413, Kansas City, MO 64196-6413
10048741 +U.S. Atty for Northern Dist IL, (For Department of Education), 219 S. Dearborn Street, 5th Fl,
Chicago, IL 60604-2029
10048742 U.S. Dept. of Education, Direct Loan Servicing Center, P.O. Box 4609, Utica, NY 13504-4609
10048739 +Universal Card, c/o Risk Management Alternatives, Inc., P.O. Box 105044,
Atlanta, GA 30348-5044
10048743 Universal Card, P.O. Box 44167, Jacksonville, FL 32231-4167
10048711 +Universal Card, c/o Equifax Risk Management Svcs, 2420 Sweet Home Road, STE 150,
Amherst, NY 14228-2244
10048744 +VIP Cash, c/o Remax, Inc., P.O. Box 457, Rocky Hill, NJ 08553-0457

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10048713 Fingerhut Credit Advantage
10048731 NCO Portfolio Management Inc.
10048695* +Marlene A. Belousek, [REDACTED], IL [REDACTED]

TOTALS: 2, * 1

Addressees marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 05-46746

User: bgbryant
Form ID: b9a

Page 2 of 2
Total Served: 50

Date Rcvd: Oct 18, 2005

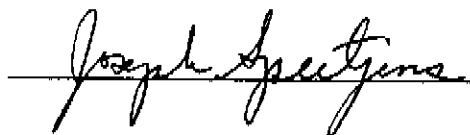
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2005

Signature:

A handwritten signature in cursive script, reading "Joseph Speetjens", written over a horizontal line.

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court

Northern District of Illinois

Case No. 05-46746

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marlene A. Belousek

[REDACTED] IL [REDACTED]

Social Security No.:

XXX-XX-[REDACTED]

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 8, 2006

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.



FORM B18 continued (10/05)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 05-46746

User: lsmith
Form ID: b18

Page 1 of 2
Total Served: 51

Date Rcvd: Feb 08, 2006

The following entities were served by first class mail on Feb 10, 2006.

dh +Marlene A. Belousek, [REDACTED], IL [REDACTED]
aty +Stuart B. Handelman, Law Offices Of Stuart B. Handelman P.C., 332 S. Michigan Ave Ste 1020,
Chicago, IL 60604-4414
tc +Thomas B. Sullivan, Grochocinski, Grochocinski & Lloyd Ltd., 1900 Ravinia Place,
Orland Park, IL 60462-3760
10048697 +All Star Cash Advance, P.O. Box 105617, Atlanta, GA 30348-5617
10048698 +American Debt Collection, P.O. Box 608, Oxford, MS 38655-0608
10048699 +Apollo Processing, P.O. Box 25727, Overland Park, KS 66225-5727
10048702 +Arrowhead Investments, Inc., P.O. Box 415040, Kansas City, MO 64141-5040
10048704 +BMG Group, 10120 S. Eastern Street, Suite 200, Henderson, NV 89052-3926
10048700 +Capital One, c/o Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610
10048732 +Capital One, c/o Northland Group, Inc., P.O. Box 390846, Edina, MN 55439-0846
10048707 +Cash Advance Network, P.O. Box 50191, Minneapolis, MN 55405-0191
10048709 +Cross Country Bank, P.O. Box 10008, Huntington, WV 25770-0008
10048710 +Empress Casino - Joliet, c/o Murphy-Martin Recovery, Inc., 306 E. Tyler St., Suite 400,
Tampa, FL 33602-3840
10048708 +Empress Casino - Joliet, c/o Certegy Payment Recovery Svcs, 11601 Roosevelt Boulevard,
St. Petersburg, FL 33716-2202
10048724 +Fingerhut Credit Advantage, c/o Midland Credit Management, P.O. Box 939019,
San Diego, CA 92193-9019
10048719 +Fingerhut National Bank, c/o Jefferson Capital Systems, LLC, 16 McLeland Road,
Saint Cloud, MN 56303-2198
10048714 +Fingerhut National Bank, P.O. Box 7999, Saint Cloud, MN 56302-7999
10048701 +First Premier Bank, c/o Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610
10048712 +First Premier Bank, c/o Financial Recovery Services, Inc., P.O. Box 385908,
Minneapolis, MN 55438-5908
10048716 +JC Penney, c/o Goggins & Lavintman, P.A., 1450 Commerce Drive, Saint Paul, MN 55120-1018
10048723 +Merrick Bank, P.O. Box 5000, Draper, UT 84020-5000
10048726 +Midland Funding, as assignee of, British Petroleum c/o MCM, Inc., P.O. Box 939019,
San Diego, CA 92193-9019
10048727 +My Cash Time.Com, P.O. Box 50131, Minneapolis, MN 55405-0131
10048737 +NCO Financial Systems, Inc., c/o Receivables Management, Solutions, Inc.,
260 E. Wentworth Avenue, West St. Paul, MN 55118-3525
10048730 +NCO Financial Systems, Inc., P.O. Box 41417, Philadelphia, PA 19101-1417
10048722 +NCO Portfolio Management Inc., c/o Merchant's Credit Guide Co., 223 W. Jackson Blvd.,
Chicago, IL 60606-6908
10048703 +National Credit Adjusters, c/o Blitt & Gains, P.C., 318 W. Adams St., Suite 1600,
Chicago, IL 60606-5100
10048728 +National Credit Adjusters, P.O. Box 3023 - 327 W. 4th St., Hutchinson, KS 67504-3023
10048729 +National Opportunities, 42 Reads Way, New Castle, DE 19720-1649
10048733 +Orchard Bank, P.O. Box 80084, Salinas, CA 93912-0084
10048725 +Orchard Bank, c/o Midland Credit Management, P.O. Box 939019, San Diego, CA 92193-9019
10048720 +Prairie Emergency Services SC, c/o Medical Recovery Specialists, 2200 E. Devon Ave., Ste 288,
Des Plaines, IL 60018-4501
10048734 +Prairie Emergency Services SC, P.O. Box 2669, Joliet, IL 60434-2669
10048719 +Provena St. Joseph Medical Ctr, c/o KCA Financial Services, Inc., 628 North Street,
Post Office Box # 53, Geneva, IL 60134-0053
10048721 +Provena St. Joseph Medical Ctr, c/o Medical Recovery Specialists, 2200 E. Devon Ave., Ste 288,
Des Plaines, IL 60018-4501
10048735 +Provena St. Joseph Medical Ctr, 333 N. Madison Street, Joliet, IL 60435-8233
10048738 +Rio Resources, 147 Eubank Blvd. N.E., Albuquerque, NM 87123-2709
10048696 +Stuart B. Handelman, The Law Offices of Stuart B. Handelman,
332 S. Michigan Avenue, Suite 1020, Chicago, IL 60604-4414
10048740 +The Laptop Shop, P.O. Box 26413, Kansas City, MO 64196-6413
10048741 +U.S. Atty for Northern Dist IL, (For Department of Education), 219 S. Dearborn Street, 5th Fl.,
Chicago, IL 60604-2029
10048742 U.S. Dept. of Education, Direct Loan Servicing Center, P.O. Box 4609, Utica, NY 13504-4609
10048743 Universal Card, P.O. Box 44167, Jacksonville, FL 32231-4167
10048739 +Universal Card, c/o Risk Management Alternatives, Inc., P.O. Box 105044,
Atlanta, GA 30348-5044
10048711 +Universal Card, c/o Equifax Risk Management Svcs, 2420 Sweet Home Road, STE 150,
Amherst, NY 14228-2244
10048744 +VIP Cash, c/o Remax, Inc., P.O. Box 457, Rocky Hill, NJ 08553-0457

The following entities were served by electronic transmission on Feb 09, 2006 and receipt of the transmission was confirmed on:

cr +E-mail: ebnotices@ascensioncapitalgroup.com Feb 09 2006 05:31:01
Capital One Auto Finance Department, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347
10048705 +EDI: CAPITALONE.COM Feb 09 2006 02:24:00 Capital One, P.O. Box 85167,
Richmond, VA 23285-5167
10048706 +E-mail: ebnotices@ascensioncapitalgroup.com Feb 09 2006 05:31:01 Capital One Auto Finance,
C/O Ascension Capital Group, POB 201347, Arlington, TX 76006-1347
10048715 +EDI: AMINFOFF.COM Feb 09 2006 02:24:00 First Premier Bank, 900 West Delaware,
P.O. Box 5519, Sioux Falls, SD 57117-5519
10048717 +EDI: TSYS.COM Feb 09 2006 02:24:00 JC Penney, P.O. Box 981131, El Paso, TX 79998-1131
10048733 +EDI: HFC.COM Feb 09 2006 02:24:00 Orchard Bank, P.O. Box 80084, Salinas, CA 93912-0084
10048736 +EDI: PROVID.COM Feb 09 2006 02:24:00 Provident, P.O. Box 9016, Pleasanton, CA 94566-9016
10048743 +EDI: CITICORP.COM Feb 09 2006 02:24:00 Universal Card, P.O. Box 44167,
Jacksonville, FL 32231-4167

TOTAL: 8

District/off: 0752-1
Case: 05-46746

User: lsmith
Form ID: h18

Page 2 of 2
Total Served: 51

Date Rcvd: Feb 08, 2006

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10048713 Fingerhut Credit Advantage

10048731 NCO Portfolio Management Inc.

10048695* +Marlene A. Belousek, [REDACTED], [REDACTED] IL [REDACTED]

TOTALS: 2, * 1

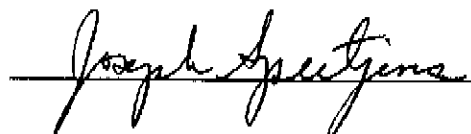
Addressees marked '*' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2006

Signature:



NATIONAL MANAGEMENT RECOVERY CORP.

5944 CORAL RIDGE DRIVE #204
CORAL SPRINGS, FL 33076
PHONE (866) 446-4488

March 8, 2006

Marlene Belousek
[REDACTED]
[REDACTED] IL [REDACTED]

Client: NORTH STAR CAPITAL ACQUISITION
Account #: [REDACTED]
Org. Creditor: EMPRESS CASINO-JOLIET
Check #: Multiple
Check(s) Amt: 300.00
NSF Fee: 25.00
Check Amount Totals Due: \$325.00

Dear Marlene Belousek:

Your past-due account has been placed with our company for collection.

Unless you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt to be valid. If you notify this office in writing within thirty (30) days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment of verification. If you notify this office in writing within thirty (30) days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

Please remit payment in full with this letter to the address below or you may pay in person at our office. Make payment payable to National Management Recovery Corp..

If you have any questions concerning your account please contact me at my office.

Sincerely

Marlene Belousek
Account Representative
(866) 446-4488 3600

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector. "As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations."





You may remit payment by paying cash at any Western Union Quick Collect office. When paying by Western Union Quick Collect, provide the agent with our Code City - NATREC, State - FL and your account number.

*** Please detach and return in the enclosed envelope with your payment ***

NRIN400-NSCR.P-TY38758770

5944 Coral Ridge Dr #204
Coral Springs FL 33076-3300
RETURN SERVICE REQUESTED

Account #: [REDACTED]
Total Due: \$325.00

IF YOU WISH TO PAY BY VISA, MASTERCARD, (CIRCLE ONE)		
FILL IN THE INFORMATION BELOW		
		
Account Number	Payment Amount	Expire Date
Card Holder Name	Signature of Card Holder	

Marlene Belousek
[REDACTED]
[REDACTED] IL [REDACTED]

|||||

REMIT TO:
National Management Recovery Corp.
5944 Coral Ridge Dr #204
Coral Springs FL 33076
|||||

